

In re:

Lehn & Abrams-Lehn, Gregory & Michele

SIGNATURE DECLARATION

(For use in electronically filed cases only)

Debtor(s)

Case No. 16-32210

☐ PETITION, SCHEDULES & STATEMENTS

☐ CHAPTER 13 PLAN

☐ VOLUNTARY CONVERSION, SCHEDULES AND STATEMENTS

☒ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS

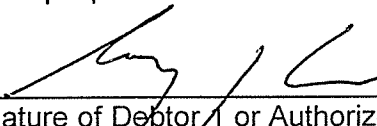
☒ MODIFIED CHAPTER 13 PLAN

☐ OTHER (please describe: _____)

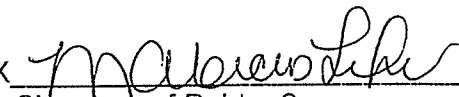
I [WE], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

1. The information I have given my attorney for the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
2. The Social Security Number or Tax Identification Number I have given to my attorney for entry into the court's Case Management/Electronic Case Filing (CM/ECF) system as a part of the electronic commencement of the above-referenced case is true and correct.
3. [individual debtors only] If no Social Security Number was provided as described in paragraph 2 above, it is because I do not have a Social Security Number;
4. I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration;
5. My electronic signature contained on the documents filed with the Bankruptcy Court has the same effect as if it were my original signature on those documents; and
6. **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: 9/14/16

X 

Signature of Debtor 1 or Authorized Representative

X 

Signature of Debtor 2

Printed Name of Debtor 1 or Authorized Representative

Printed Name of Debtor 2

IN RE: Lehn & Abrams-Lehn, Gregory &

Case No. BKY: 16-32210

Chapter 13 Case

Debtor(s),

NOTICE OF CONFIRMATION HEARING
AND NOTICE OF MODIFIED PLAN

To: The Chapter 13 Trustee, The U.S. Trustee, and the other entities specified in Local Rule 1007-2(a):

1. The debtor(s) have filed a preconfirmation modified plan and it will be considered at the Confirmation Hearing in this case set forth below.
2. The court will hold a hearing on this motion at 10:30 a.m. on October 27, 2016, in Courtroom 2B, Warren Burger Federal Courthouse, 316 North Robert St., Saint Paul MN, 55101, before the honorable William J. Fisher, Bankruptcy Judge.

Dated: September 14, 2016

/e/ Curtis K. Walker
Curtis K. Walker #113906
Andrew C. Walker #392525
Bennett G. Hartz #33136
Alyssa F. George #396799
Attorney for Debtor(s)
4356 Nicollet Ave
Minneapolis, MN 55409
(612) 824-4357

UNITED STATES BANKRUPTCY COURT

DISTRICT OF MINNESOTA

In re: Lehn & Abrams-Lehn, Gregory & Michele

Preconfirmation Modified
Chapter 13 PlanDEBTOR(S)
In a joint case, debtor
means debtors in this plan

Dated September 14, 2016

Case No. 16-32210

1. DEBTOR'S PAYMENTS TO TRUSTEE-

- a. As of the date of the plan, the debtor has paid the Trustee \$_____.
- b. After the date of this plan, the debtor will pay the trustee \$ 1525 per month for 60 months, beginning within 30 days after the order for relief for a total of \$ 91500.
Minimum plan length is 60 months from the date of the initial plan payment unless all allowed claims are paid in less time.
- c. The debtor will also pay the trustee_____.
- d. The debtor will pay the trustee a total of \$ 91500.

2. PAYMENTS BY TRUSTEE - The trustee will pay from available funds only creditors for which proofs of claim have been filed.
The trustee may collect a fee of up to 10% of plan payments, or \$ 9150.00.

3. ADEQUATE PROTECTION PAYMENTS - The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property according to the following schedule, beginning in month one (1).

Creditor	Monthly payment	Number of months	Total Payments
a.	0.00	0	0.00
b.	0.00	0	0.00
c.	0.00	0	0.00
d.	0.00	0	0.00
			Total \$ 0.00

4. EXECUTORY CONTRACTS & UNEXPIRED LEASES [§365]-The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in ¶ 7.

Creditor	Description of Claim
a.	
b.	

5. CLAIMS NOT IN DEFAULT - Payments on the following claims are current, & the debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

Creditor	Description of Claim
a. US Bank Home Mortgage	Homestead
b.	
c.	
d.	

6. HOME MORTGAGES IN DEFAULT [§1322(b)(5) & §1322(e)] - The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain their liens.

All following entries are estimates.

The trustee will pay the actual amounts of default.

CREDITOR	AMOUNT OF DEFAULT	MONTHLY PAYMENT	BEGINNING IN MONTH #	NUMBER OF PAYMENTS	TOTAL PAYMENTS
a.	\$	\$			\$
b.	\$	\$			\$
c.	\$	\$			\$
TOTAL					\$

7. CLAIMS IN DEFAULT [§1322(B)(3) & 5 & §1322(E)] - The trustee will cure defaults on the following claims as set forth below.
The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

All following entries are estimates except for interest rate.

Creditor	Amount of Default	Int Rate (if applicable)	Monthly Payment	Beginning in Month #	Number of Payments	Total Payments
a.	\$		\$			\$
b.	\$		\$			\$
c.	\$		\$			\$
TOTAL						\$

8. OTHER SECURED CLAIMS; SECURED CLAIM AMOUNT IN PLAN CONTROLS [s.1325(a)(5)] - The trustee will pay the following allowed secured claims the amount set forth in the "Total Payments" column, below. Creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. S. 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Claim Amount	Secured Claim	% Int Rate	Begin Month #	(Monthly Payment) X (No. pmts)	= Payments on account of claim	+ (Adequate protection from P. 3)	TOTAL
a.								
b.								
c.								
d.								
e.								
f.								
g. TOTAL								

9. PRIORITY CLAIMS - The trustee shall pay in full all claims entitled to priority under sec. 507, including the following. The amounts listed are estimates only. The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS	
a. Attorney Fees	\$ 2640.00	\$ 1350	1	2	\$	2640.00
b. Domestic Support	\$	\$			\$	
c. Internal Revenue Service	\$ 1.00	\$ pro rata			\$	1.00
d. Minn. Dept. of Revenue	\$ 1710.00	\$ 1350	3	2	\$	1710.00
e. Postpetition IRS	\$ 1.00	\$ pro rata			\$	1.00
f. TOTAL					\$	4352.00

10. SEPARATE CLASS OF UNSECURED CREDITORS-In addition to the class of unsecured creditors specified in paragraph 11, there shall be a separate class of nonpriority unsecured creditors described as follows:

The trustee will pay the allowed claims of the following creditors.

All entries below are estimates.

Creditor	Claim Amount	Secured Claim	% Int Rate	Begin Month #
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a.
b.

11. TIMELY FILED UNSECURED CREDITORS-The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under paragraphs 2, 3, 5, 6, 7 and 8 their pro rata share of approximately \$ 77,998.00 [line1(d) minus lines 2, 3(c), 5(d) and 8(b)].

a. The debtor estimates that the total unsecured claims held by creditors listed in paragraph 8 are

b. The debtor estimates that the total unsecured claims (excluding those in paragraphs 8 & 10 are \$ 76,559

c. Total estimated unsecured claims are \$ 76,559 [line 9(a) plus line 9(b)].

12. TARDILY-FILED UNSECURED CREDITORS- All money paid by the debtor to the trustee under Paragraph 1, but not distributed by the trustee under Paragraphs 2, 3, 6, 7, 8, 9, 10, or 11 will be paid to holders of allowed nonpriority unsecured claims for which proofs of claim were tardily filed.

13. OTHER PROVISIONS - To the extent that Child Support is an unsecured claim for AFDC reimbursement, it shall be designated a separate class and paid in full. Please note: Child Support collections is authorized to continue automatic wage withholding for ongoing, post-petition child support. Child Support Collections may obtain, modify & enforce the debtor's current ongoing child support obligation, including medical support & child care, including wage withholding.

-If a foreclosure occurs on debtor's real estate during the term of the Chapter 13 Plan, the debtor(s) shall cease making mortgage payments pursuant to Paragraph 5 and/or 6 of the Plan, and any remaining deficiencies on all mortgages secured by the property foreclosed shall be treated and discharged as general unsecured claims under the Plan.

-Claims filed as secured but for which the plan makes no express provision shall be paid as unsecured as set forth in Paragraph 11

- The debtor(s) shall be entitled to the first \$1200 for an individual chapter 13 debtor and \$2,000 for married chapter 13 debtors of each year's tax refunds. The balance shall be paid to the trustee as an additional plan payment. Any Earned Income Credit and Minnesota Working Family Credits shall be retained by the debtor(s). The debtors shall keep these credits in addition to the \$1200 or \$2,000.

- The trustee may distribute additional sums not expressly provided at the trustee's discretion.

13. OTHER PROVISIONS - (continued)

- Pursuant to 11 USC § 1305(a)(1), claims for postpetition income taxes due to the Internal Revenue Service (IRS) for the year in which the case was filed are to be included in the plan and paid by the trustee. The trustee shall pay these claims only if the Internal Revenue Service files a proof of claim within one year of commencement of this case.
- If the plan provides for payment of an obligation by a 3rd party or co-debtor, and a default occurs, any resulting claim shall be treated and discharged as a general unsecured claim.
- Secured creditors with claims provided for in paragraphs 5 and 6 are authorized to send monthly billing statements to the debtor(s). Neither the debtor(s) nor their attorneys shall construe these statements as a violation of the automatic stay.
- In the event of the surrender, foreclosure, or return of any collateral to any secured creditor listed in paragraphs 4, 5, 6, 7, 8, or 13 for any reason, the trustee shall pay any deficiency as a general unsecured claim upon amendment of the applicable claim. Any alleged balance of any claim to such creditor shall be discharged upon the debtor(s) receiving a discharge in this case.

14. SUMMARY OF PAYMENTS - ESTIMATED

Trustee's fee [Line2]	\$ 9,150.00
Home Mortgage Defaults [Line 6(d)]	
Claims in Default [Line 7(d)]	
Other Secured Claims [Line 8(g)]	
Priority Claims [Line 9(f)]	\$ 4,352.00
Separate Class [Line 10(c)]	
Unsecured Creditors [Line 11]	\$ 77,998.00
TOTAL [Must equal Line 1(d)]	\$ 91,500.00

Walker & Walker Law Offices, PLLC.
Curtis K. Walker, #0113906
Andrew C. Walker #0392525
Bennett G. Hartz, #0393136
Alyssa F. George #0396799
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Minneapolis, MN 55409
(612) 824-4357

Signed: /S/ Gregory Lehn
Debtor 1

Signed: /S/ Michele Abrams-Lehn
Debtor 2

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

IN RE: Lehn &

Case No. BKY: 16-32210

Chapter 13 Case

Debtor(s),

UNSWORN CERTIFICATE OF SERVICE

I, Bennett Hartz, Declare under penalty of perjury that on September 14, 2016, I mailed copies of the foregoing Modified Plan, Notice of Modified, plan, and Notice of Confirmation Hearing by first class mail, postage prepaid, or by electronic mail using ECF, to each entity named below at the address stated below for each entity.

United States Trustee
1015 U.S. Courthouse
300 South 4th Street
Minneapolis, MN 55415

Gregory Burrell
Chapter 13 Trustee
310 Plymouth Building
12 South Sixth Street
Minneapolis, MN 55402

All creditors on the attached list

Executed on: September 14, 2016

/e/ Bennett Hartz

Amazon/Synchrony Bank Attn Bankruptcy Dept PO Box 103104 Roswell GA 30076	EuroPro Operating LLC 178 West Service Road Champlain, NY 12919	Macys Bankruptcy Processing PO Box 8053 Mason OH 45040
American Eagle Outfitters/GEMB Attn: Bankruptcy Dept PO Box 103104 Roswell, GA 30076	Express PO Box 659728 San Antonio, TX 78265	Menards Retail Services PO Box 5893 Carol Stream IL 60197
Bank of America PO Box 982235 El Paso TX 79998 2235	FHA Dept of HUD 920 Second Ave So Minneapolis MN 55402	Military Star Exchange Credit Program PO Box 650410 Dallas TX 75265
Barclaycard PO Box 13337 Philadelphia PA 19101	FHA Dept of Hud 451 7th Street SW Washington DC 20410	Minnesota Department of Revenue 551 Bkcy Section PO Box 64447 St Paul MN 55164
Best Buy Credit Services PO Box 790441 St Louis MO 63179 0441	Full Circle Financial Services PO Box 2438 Largo, FL 33779	Paypal Credit PO Box 5138 Timonium, MD 21094
Bp Amoco Chase Card Services PO Box 15298 Wilmington, DE 19850-5298	Home Depot Credit Services P O Box 790328 St. Louis, MO 63179	Pier One Imports 800 Brooksedge Blvd Westerville, OH 43081
Capital One Bankruptcy PO Box 30285 Salt Lake City UT 84130 3285	Internal Revenue Service PO Box 7346 Philadelphia PA 19101-7346	Sears Credit Cards PO Box 6283 Sioux Falls SD 57117 6283
CareCredit/Synchrony Bank Attn Bankruptcy PO Box 965061 Orlando FL 32896-5061	JC Penneys/Synchrony Bank Attn Bankruptcy Dept PO Box 103104 Roswell GA 30076	Target Card Services P.O. Box 660170 Dallas, TX 75266
City of White Bear Lake 4701 Highway 61 White Bear Lake MN 55110	Kohls PO Box 3043 Milwaukee WI 53201 3043	US Bank Home Mortgage PO Box 21948 Eagan MN 55121
Comenity - Victoria's Secret PO Box 659728 San Antonio, TX 78265	Law Offices of Curtis K. Walker 4356 Nicollet Ave So Minneapolis, MN 55409	USAA PO Box 65020 San Antonio TX 78265

Debtor(s): Gregory John Lehn
Michele Lynn Abrams-Lehn

Case No: 16-32210

DISTRICT OF MINNESOTA

Case 16-32210

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Desc Main

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Veterans Administration
Loan Guarantee Division
Fort Snelling Federal Building
St Paul MN 55111

Walmart Credit Card/Synchrony B.
Attn Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

Wells Fargo Bank
PO Box B 514
Minneapolis, MN 55479

Wells Fargo Financial National :
Po Box 10475
Des Moines IA 50306